

FILEDIN THE UNITED STATES DISTRICT COURT FOR THE
EASTERN DISTRICT OF CALIFORNIA

DEC - 3 2002

CLERK, U.S. DISTRICT COURT
EASTERN DISTRICT OF CALIFORNIA

CY DEPUTY CLERK

AMERICAN BANKERS ASSOCIATION,)
 a national trade association; AMERICA'S)
 COMMUNITY BANKERS, a national)
 trade association; CHASE MANHATTAN)
 BANK USA, N.A., a national banking)
 association; CITIBANK (SOUTH)
 DAKOTA), N.A., a national banking)
 association; CONSUMER BANKERS)
 ASSOCIATION, a national trade)
 association; FIRST USA BANK, N.A., a)
 national banking association;)
 HOUSEHOLD BANK (SB), N.A., a)
 national banking association;)
 INDEPENDENT COMMUNITY)
 BANKERS OF AMERICA, a national)
 trade association; MBNA AMERICA)
 BANK, N.A., a national banking)
 association; NATIONAL ASSOCIATION)
 OF FEDERAL CREDIT UNIONS, a)
 national trade association,)
 Plaintiffs,

v.

BILL LOCKYER, in his official capacity)
 as Attorney General of the State of)
 California; KATHLEEN HAMILTON,)
 Director of the California Department of)
 Consumer Affairs, DOES 1 through 25,)
 Defendants.

Case No. CIV.S-02-1138 FCD (JFM)

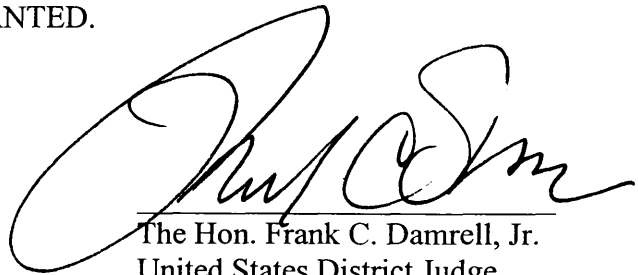
**[PROPOSED] ORDER GRANTING
 MOTION OF CONSUMERS UNION OF
 U.S., INC., CONSUMER ACTION,
 CALIFORNIA PUBLIC INTEREST
 RESEARCH GROUP, CONSUMER
 FEDERATION OF AMERICA,
 NATIONAL CONSUMER LAW
 CENTER, U.S. PIRG, AND AARP FOR
 LEAVE TO APPEAR AS AMICUS
 CURIAE**

[PROPOSED] ORDER

TO ALL PARTIES AND THEIR ATTORNEYS OF RECORD

The Court, having reviewed the Motion By the Consumers Union of U.S., Inc., Consumer Action, California Public Interest Research Group, Consumer Federation of America, National Consumer Law Center, U.S. PIRG and AARP for Leave to Appear as *Amici Curiae*, and all responses thereto, hereby orders the motion GRANTED.

IT IS SO ORDERED

Dated: 12/5, 2002

 The Hon. Frank C. Damrell, Jr.
 United States District Judge

United States District Court
for the
Eastern District of California
December 6, 2002

* * CERTIFICATE OF SERVICE * *

2:02-cv-01138

American Bankers

v.

Lockyer

I, the undersigned, hereby certify that I am an employee in the Office of the Clerk, U.S. District Court, Eastern District of California.

That on December 6, 2002, I SERVED a true and correct copy(ies) of the attached, by placing said copy(ies) in a postage paid envelope addressed to the person(s) hereinafter listed, by depositing said envelope in the U.S. Mail, by placing said copy(ies) into an inter-office delivery receptacle located in the Clerk's office, or, pursuant to prior authorization by counsel, via facsimile.

John Joseph Quinn Jr
Arnold and Porter
777 South Figueroa Street
44th Floor
Los Angeles, CA 90017-2513

MP/FCD

Dennis G Lyons
PRO HAC VICE
Arnold and Porter
555 Twelfth Street Northwest
Washington, DC 20004

Michele J Woods
PRO HAC VICE
Arnold and Porter
555 Twelfth Street Northwest
Washington, DC 20004

Christine E Koh
PRO HAC VICE
Arnold and Porter
555 Twelfth Street Northwest
Washington, DC 20004

Howard N Cayne
PRO HAC VICE

Susan Eileen Henrichsen
Attorney General of the State of California
PO Box 85266
110 West A Street
Suite 1100
San Diego, CA 92186-5266

Robyn Cerny Smith
Attorney General's Office of the State of California
Department of Justice
300 South Spring Street
Fifth Floor
Los Angeles, CA 90013-1204

Douglas B Jordan
NOT EDCA ADMITTED
Office of the Comptroller of the Currency
250 E Street SW
Washington, DC 20219

Jeffrey Allen Rich
Attorney General's Office for the State of California
PO Box 944255
1300 I Street
Suite 125
Sacramento, CA 94244-2550

Deanne Loonin
NOT EDCA ADMITTED
National Consumer Law Center
77 Summer Street
Tenth Floor
Boston, MA 02110

Jack L. Wagner, Clerk

BY:


Deputy Clerk